

<b>Information to identify the case:</b>			
Debtor 1	<b>David D. Ednie</b>		Social Security number or ITIN <b>xxx-xx-4654</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Loretta L. Ednie</b>		Social Security number or ITIN <b>xxx-xx-3289</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			Date case filed for chapter <b>13 10/4/16</b>
Case number: <b>16-23728-JAD</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	David D. Ednie	Loretta L. Ednie
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	PO Box 78 Merrittstown, PA 15463	PO Box 78 Merrittstown, PA 15463
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 11/4/16
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.  <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

**For more information, see page 2**

**Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting**

**Filing deadline: 4/3/17**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

12/5/16 at 01:45 PM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David D. Ednie  
 Loretta L. Ednie  
 Debtors

Case No. 16-23728-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jbre  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db/jdb  
 aty +David D. Ednie, Loretta L. Ednie, PO Box 78, Merrittstown, PA 15463-0078  
 +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14313829 +Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927  
 14313832 +Berkheimer, 41 Macek Drive, Pittsburgh, PA 15227-3662  
 14313831 +Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798  
 14300534 +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
 14313839 Mon valley Hospital, Inc., 1163 Country Club Road, Monongahela, PA 15063-1095  
 14313840 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
 COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215)  
 14300540 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14313843 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
 14300541 +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442  
 14300542 +Trident Asst, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
 14313846 +Uniontown Hospital, Financial Care Service, 500 West Berkley Street,  
 Uniontown, PA 15401-5514  
 14300543 +Usx Credit Union, 600 Grant St, Pittsburgh, PA 15219-2702  
 14300544 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Nov 05 2016 01:17:30 Paul W. McElrath, Jr.,  
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210

smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Nov 05 2016 01:17:47 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 05 2016 01:17:49  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr EDI: RECOVERYCORP.COM Nov 05 2016 01:03:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14315430 EDI: GMACFS.COM Nov 05 2016 01:03:00 Ally Financial, PO Box 130424,  
 Roseville MN 55113-0004

14300532 +EDI: GMACFS.COM Nov 05 2016 01:03:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300

14300533 +E-mail/Text: rbaldwin@autotrakk.com Nov 05 2016 01:18:11 Autotrakk Llc,  
 1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416

14300535 +EDI: WFNNB.COM Nov 05 2016 01:03:00 Comenity Bank/bon Ton, 3100 Easton Square Pl,  
 Columbus, OH 43219-6232

14300536 +EDI: CCS.COM Nov 05 2016 01:03:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607

14313836 +EDI: RCSFNBMARIN.COM Nov 05 2016 01:03:00 Credit One Bank, Po Box 98875,  
 Las Vegas, NV 89193-8875

14300537 +EDI: CREDPROT.COM Nov 05 2016 01:03:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,  
 Dallas, TX 75240-6837

14310615 EDI: RESURGENT.COM Nov 05 2016 01:03:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

14300538 +EDI: RESURGENT.COM Nov 05 2016 01:03:00 Lvnv Funding Llc, Po Box 10497,  
 Greenville, SC 29603-0497

14300539 +E-mail/Text: bankruptcy@loanpacific.com Nov 05 2016 01:18:07 Pacific Union Financial,  
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071

14313841 +E-mail/Text: bankruptcy@loanpacific.com Nov 05 2016 01:18:07 Pacific Union Financial,  
 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071

14301278 EDI: RECOVERYCORP.COM Nov 05 2016 01:03:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14300545 E-mail/Text: bankruptcy@firstenergycorp.com Nov 05 2016 01:17:52 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687

14300546 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 05 2016 01:17:52 West Penn Power,  
 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Pacific Union Financial, LLC  
 14313828\* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14313830\* +Autotrakk Llc, 1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416  
 14313833\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
 14313834\* +Comenity Bank/bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  
 14313835\* +Credit Coll, Po Box 607, Norwood, MA 02062-0607  
 14313837\* +Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
 14313838\* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497  
 14313842\* +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14313844\* +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442

District/off: 0315-2

User: jbre  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Nov 04, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14313845\* +Trident Asst, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
14313847\* +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049  
14313848\* West Penn Power, P.O. Box 3687, Akron, OH 44309-3687  
14313849\* +West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTALS: 1, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor David D. Ednie ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Loretta L. Ednie ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5